

What is claimed is:

1. An online settlement system for settling payment
5 of a transaction online, comprising:
a transaction content storage unit storing a
transaction content of a user;
an unsettled payment list display unit presenting
transaction contents, the price of which is not paid,
10 out of the transaction contents stored in the
transaction content storage unit at a request from the
user; and
a payment unit enabling the user to pay a price
of a transaction content to be settled by the user using
15 an account handling institute.
2. The online settlement system according to claim 1,
wherein said transaction content storage unit receives
online a content of a transaction conducted online by
20 a user and stores the content.
3. The online settlement system according to claim 1,
wherein said transaction content storage unit receives
online a content of a transaction conducted offline
25 by a user from a transaction partner of the user and

stores the content.

4. The online settlement system according to claim 1,
further comprising

5 a unit notifying a user of a payment request if
a transaction content of a user is received from the
transaction partner.

5. The online settlement system according to claim 1,
10 wherein the account handling institute can settle a
payment online.

6. The online settlement system according to claim 1,
further comprising
15 a deletion unit deleting a settled item from a
transaction content stored in said transaction content
storage unit.

7. The online settlement system according to claim 6,
20 wherein said deletion unit stores a settled item in
a settled transaction content storage unit.

8. The online settlement system according to claim 1,
further comprising
25 a user payment history display unit displaying

user's past payment histories at a request from the user.

9. The online settlement system according to claim 1,
5 further comprising

a transaction content list display unit
displaying a list of transaction contents conducted
with a transaction partner at a request from the
transaction partner of a user.

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10. The online settlement system according to claim
9, further comprising

a transaction partner payment history display
unit displaying past payment histories of a transaction
15 partner at a request from the transaction partner.

11. The online settlement system according to claim
1, further comprising

an account handling institute recommendation
20 unit recommending an appropriate account handling
institute to be used to the user if there are a plurality
of the account handling institutes.

12. The online settlement system according to claim
25 1, further comprising

a notification unit notifying a transaction partner of payment of a price of a transaction, which is settled by the user.

5 13. The online settlement system according to claim 1, said transaction content storage unit further comprising

10 a warning unit setting a payment time limit to each transaction and warning the user against the payment when the payment time limit of each transaction comes a prescribed number of days before.

14. The online settlement system according to claim 13, wherein said warning unit warns a user against
15 payment when the user is logged in this online settlement system.

15. The online settlement system according to claim 13, wherein said warning unit warns a user against
20 payment by electronic mail.

16. The online settlement system according to claim 1, wherein a payment time limit of each transaction is set in said transaction content storage unit and
25 the transaction content of each transaction is deleted

when the payment time limit is expired.

17. The online settlement system according to claim 16, wherein prior to deletion of the transaction content, the deletion of the transaction content is reported to the transaction partner of the transaction content.

18. The online settlement system according to claim 1, wherein if there are a plurality of transaction contents, the plurality of transaction contents are grouped and payment of the plurality of transaction contents is settled at one time.

19. The online settlement system according to claim 18, wherein if an account balance of an account handling institute is not sufficient to settle payment of all the grouped transaction contents, the payment of the entire grouped transaction contents is stopped.

20. The online settlement system according to claim 1, wherein the transaction contents stored in said transaction content storage unit are generated and stored when the user applies for a transaction, and both display of a list of transaction contents, the price payment of which are not settled, and payment

of the prices are made after the user applies for the transaction.

21. The online settlement system according to claim
5 1, wherein if the list of transaction contents to be settled is displayed, an advertisement related to the transaction contents is presented to the user together with the list.

10 22. The online settlement system according to claim 1, wherein if the price is paid, account balance of an account handling institute used by the user is presented to the user.

15 23. The online settlement system according to claim 1, further comprising
a transaction content detailed information display unit displaying detailed information about transaction contents displayed by said unsettled
20 payment list display unit.

24. The online settlement system according to claim 1, said transaction content detailed information display unit further comprising
25 a transaction target information display unit

displaying information about a transaction target.

25. An online settlement method for settling payment of a transaction online, comprising:

- 5 storing a transaction content of a user;
 presenting transaction contents, the price payment of which is not settled, out of the transaction contents stored in the transaction content storage unit at a request from the user; and
- 10 enabling the user to pay a price of a transaction content to be settled by the user using an account handling institute.

26. The online settlement method according to claim 15 25, wherein said transaction content storage step receives online a content of a transaction conducted by a user online and stores the content.

27. The online settlement method according to claim 20 25, wherein said transaction content storage step receives online a content of a transaction conducted by a user offline from a transaction partner of the user and stores the content.

25 28. The online settlement method according to claim

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10 30. The online settlement method according to claim
25, further comprising

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displaying user's past payment histories at a request from the user.

25 33. The online settlement method according to claim

25, further comprising

displaying a list of transaction contents
conducted with a transaction partner at a request from
the transaction partner of a user.

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34. The online settlement method according to claim
33, further comprising

displaying past payment histories of a
transaction partner at a request from the transaction
10 partner.

35. The online settlement method according to claim
25, further comprising

recommending an appropriate account handling
15 institute to be used to the user if there are a plurality
of the account handling institutes.

36. The online settlement method according to claim
25, further comprising

20 notifying a transaction partner of payment of
a price of a transaction, which is settled by the user.

37. The online settlement method according to claim
25, said transaction content storage step further
25 comprises

setting a payment time limit to each transaction and warning the user against the payment when the payment time limit of each transaction comes a prescribed number of days before.

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38. The online settlement method according to claim 37, wherein said warning step warns a user against payment when the user is logged in this online settlement system.

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39. The online settlement method according to claim 37, wherein said warning step warns a user against payment by electronic mail.

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40. The online settlement method according to claim 25, wherein a payment time limit of each transaction is set in said transaction content storage step and the transaction content of each transaction is deleted when the payment time limit is expired.

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41. The online settlement method according to claim 40, wherein prior to deletion of the transaction content, the deletion of the transaction content is reported to the transaction partner of the transaction content.

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42. The online settlement method according to claim 25, wherein if there are a plurality of transaction contents, the plurality of transaction contents are grouped and payment of the plurality of transaction contents is settled at one time.

43. The online settlement method according to claim 42, wherein if an account balance of an account handling institute is not sufficient to settle payment of the entire grouped transaction contents, the payment of the entire grouped transaction contents is stopped.

44. The online settlement method according to claim 25, wherein the transaction contents stored in said transaction content storage unit are generated and stored when the user applies for a transaction, and both display of a list of transaction contents, the price payment of which are not settled, and payment of the prices are made after the user applies for the transaction.

45. The online settlement method according to claim 25, wherein if the list of transaction contents to be settled is displayed, an advertisement related to the transaction contents is presented to the user together

with the list.

46. The online settlement method according to claim
25, wherein if the price is paid, account balance of
5 an account handling institute used by the user is
presented to the user.

47. The online settlement method according to claim
25, further comprising
10 displaying detailed information about
transaction contents displayed by said unsettled
payment list display step.

48. The online settlement method according to claim
15 25, said transaction content detailed information
display step further comprising
displaying information about a transaction
target.

20 49. A storage medium which stores a program for enabling
a computer to implement an online settlement process
for settling payment of a transaction online, said
process comprising:

storing a transaction content of a user;
25 presenting transaction contents, the price

payment of which is not settled, out of the transaction contents stored in the transaction content storage unit at a request from the user; and

enabling the user to pay a price of a transaction content to be settled by the user using an account handling institute.

50. The storage medium according to claim 49, wherein said transaction content storage step receives online a content of a transaction conducted online by a user and stores the content.

51. The storage medium according to claim 49, wherein said transaction content storage step receives online a content of a transaction conducted offline by a user from a transaction partner of the user and stores the content.

52. The storage medium according to claim 49, further comprising

notifying a user of a payment request if a transaction content of a user is received from the transaction partner.

53. The storage medium according to claim 49, wherein

the account handling institute can settle a payment online.

54. The storage medium according to claim 49, further comprising

deleting a settled item from a transaction content stored in said transaction content storage unit.

55. The storage medium according to claim 54, wherein said deletion step stores a settled item in a settled transaction content storage unit.

56. The storage medium according to claim 49, further comprising

displaying user's past payment histories at a request from the user.

57. The storage medium according to claim 49, further comprising

displaying a list of transaction contents conducted with a transaction partner at a request from the transaction partner of a user.

58. The storage medium according to claim 57, further

comprising

displaying past payment histories of a transaction partner at a request from the transaction partner.

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59. The storage medium according to claim 49, further comprising

recommending an appropriate account handling institute to be used to the user if there are a plurality
10 of the account handling institutes.

60. The storage medium according to claim 49, further comprising

notifying a transaction partner of payment of
15 a price of a transaction, which is settled by the user.

61. The storage medium according to claim 49, said transaction content storage step further comprising

setting a payment time limit to each transaction
20 and warning the user against the payment when the payment time limit of each transaction comes a prescribed number of days before.

62. The storage medium according to claim 61, wherein
25 said warning step warns a user against payment when

the user is logged in this online settlement system.

63. The storage medium according to claim 61, wherein
said warning step warns a user against payment by
5 electronic mail.

64. The storage medium according to claim 49, wherein
a payment time limit of each transaction is set in said
transaction content storage step and the transaction
10 content of each transaction is deleted when the payment
time limit is expired.

65. The storage medium according to claim 64, wherein
prior to deletion of the transaction content, the
15 deletion of the transaction content is reported to the
transaction partner of the transaction content.

66. The storage medium according to claim 49, wherein
if there are a plurality of transaction contents, the
20 plurality of transaction contents are grouped and
payment of the plurality of transaction contents is
settled at one time.

67. The storage medium according to claim 66, wherein
25 if an account balance of an account handling institute

is not sufficient to settle payment of the entire grouped transaction contents, the payment of the entire grouped transaction contents is stopped.

5 68. The storage medium according to claim 49, wherein the transaction contents stored in said transaction content storage unit are generated and stored when the user applies for a transaction, and both display of a list of transaction contents, the price payment of
10 which are not settled, and payment of the prices are made after the user applies for the transaction.

69. The storage medium according to claim 49, wherein if the list of transaction contents to be settled is
15 displayed, an advertisement related to the transaction contents is presented to the user together with the list.

70. The storage medium according to claim 49, wherein
20 if the price is paid, account balance of an account handling institute used by the user is presented to the user.

71. The storage medium according to claim 49, further
25 comprising

displaying detailed information about transaction contents displayed by said unsettled payment list display step.

5 72. The storage medium according to claim 49, said transaction content detailed information display step further comprising

displaying information about a transaction target.

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73. A transaction management device, comprising:

a user management unit managing both identification information about an account used to settle payment for each user and identification
15 information about an account handling institute with the account;

a transaction information receiving unit receiving transaction information, including identification information about a first user paying
20 for a transaction conducted on a network, identification information about a second user receiving the payment and information about a content of the transaction;

a unit obtaining both identification information
25 about the relevant account and transaction information

and the account handling institute from the identification information of the users based on both transaction information received from the receiving unit, and information managed by the user management
5 unit; and

a transmitting unit transmitting a payment request from an account of the first user to an account of the second user, to an account handling institute with the relevant account of the first user.

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74. The transaction management device according to claim 73, further comprising

a completion notification unit notifying the second user of payment completion, including both
15 information about the first user and information about a transaction content.

75. The transaction management device according to claim 73, further comprising

20 a unit recommending an appropriate account to be used based on identification information about an account handling institute of the second user if said user management unit manages a plurality of the first user accounts.

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